

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Daniel M. Derosa, Jr.
Melanie L. Derosa
Debtors

Case No. 17-01953-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-4
Date Rcvd: Oct 25, 2023

User: AutoDocke
Form ID: 3180W

Page 1 of 4
Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Daniel M. Derosa, Jr., Melanie L. Derosa, 198 North Main Street, Hughesville, PA 17737-1508
4919987	+ Apothaker & Associates, 520 Fellowship Road C306, Mount Laurel, NJ 08054-3410
4919989	+ Boca Raton Hospital, 800 Meadows Rd, Boca Raton, FL 33486-2368
4919992	+ Citizens & Northern Bank, 1085 South Main Street, Mansfield, PA 16933-9574
4919993	+ Coml Accept, 4807 Jonestown Rd. Ste 247, Harrisburg, PA 17109-1744
4919995	+ Cvi Loan GT Trust, 55 Beattie Place Suite 110, Greenville, SC 29601-5115
4938103	DITECH FINANCIAL LLC, POB 0049, Rapid City, SD 57709
4919996	Danville Hospital, 100 N Academy Ave, Fl 6, Troxelville, PA 17882
4919997	+ Evangelical Community Hospital, One Hospital Drive, Lewisburg, PA 17837-9318
4919998	Geisinger Medical Center, PO Box 828518, Philadelphia, PA 19182-8518
4919999	Green Tree, 500 Landmark Tower, St Paul, MN 55102
5170137	+ Land Home Financial Services, Inc., 2001 Western Avenue, Suite 400, Seattle, WA 98121-3132
5170138	+ Land Home Financial Services, Inc., 2001 Western Avenue, Suite 400, Seattle, WA 98121, Land Home Financial Services, Inc., 2001 Western Avenue, Suite 400 Seattle, WA 98121-3132
4920011	+ Northwest Consumer Dis, 440 River Ave, Williamsport, PA 17701-3723
4981969	+ PA Department of Labor & Industry, PO Box 28405, Harrisburg, PA 17128-0001
4920018	+ Remit Corp, 36 W Main St, Bloomsburg, PA 17815-1703
4920019	+ Susquehanna Health, 699 Rural Ave # 306, Williamsport, PA 17701-3250
4938131	+ Tsi/99, PO Box 15630, Wilmington, DE 19850-5630
4920020	+ Williamsport Hospital, 700 High Street, Williamsport, PA 17701-3198
4920005	+ mucny valley hospital, 215 East Water Street, Muncy, PA 17756-8700

TOTAL: 20

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AISACG.COM	Oct 25 2023 22:40:00	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	^ MEBN	Oct 25 2023 18:36:46	U.S. Bank Trust National Association, as Trustee f, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
5423727	+ EDI: AISACG.COM	Oct 25 2023 22:40:00	Ally Financial, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
4945341	EDI: GMACFS.COM	Oct 25 2023 22:40:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
4919986	+ EDI: GMACFS.COM	Oct 25 2023 22:40:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI

			48243-1300
4943799	Email/PDF: resurgentbknofications@resurgent.com	Oct 25 2023 18:48:45	Ashley Funding Services, LLC its successors and, assigns as assignee of Reimbursement, Technologies, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4938093	+ EDI: LCIBAYLN	Oct 25 2023 22:40:00	Bayview Loan Servicing LLC, 4425 Ponce De Leon Blvd, 5th Floor, Coral Gables, FL 33146-1839
4919988	+ Email/Text: EBN_IndianapolisIMC@receivemorermp.com	Oct 25 2023 18:38:00	Berks Credit & Coll, 900 Corporate Dr, Reading, PA 19605-3340
4919991	EDI: CITICORP.COM	Oct 25 2023 22:40:00	Citifinancial, 300 Saint Paul Pl, Baltimore, MD 21202
4919990	+ EDI: CAPIO.COM	Oct 25 2023 22:40:00	Capio Partners Llc, 2222 Texoma Pkwy Ste 150, Sherman, TX 75090-2481
4919994	+ Email/Text: commonwealth@ebn.phinsolutions.com	Oct 25 2023 18:38:00	Commonwealth Financial, 245 Main St, Dickson City, PA 18519-1641
4920000	+ EDI: LCIICSYSTEM	Oct 25 2023 22:40:00	I C System, P.O. Box 64378, St Paul, MN 55164-0378
4920001	+ EDI: LCIICSYSTEM	Oct 25 2023 22:40:00	I.C. Systems, Inc., P.O. Box 64378, St Paul, MN 55164-0378
4920003	EDI: IRS.COM	Oct 25 2023 22:40:00	Internal Revenue Service, Insolvency Unit, POB 628, Pittsburgh, PA 15230
4938112	Email/PDF: resurgentbknofications@resurgent.com	Oct 25 2023 18:48:45	LVNV Funding, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4943800	Email/PDF: resurgentbknofications@resurgent.com	Oct 25 2023 18:48:45	LVNV Funding, LLC its successors and assigns as, assignee of CVI Loan GT Trust I, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4920007	Email/Text: paula.tilley@nrsagency.com	Oct 25 2023 18:38:00	Nationwide Recovery Sv, Po Box 8005, Cleveland, TN 37320
4920006	+ Email/Text: Bankruptcies@nragroup.com	Oct 25 2023 18:38:00	National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036
4920008	+ Email/Text: Bankruptcies@nragroup.com	Oct 25 2023 18:38:00	Natl Recover, 2491 Paxton Street, Harrisburg, PA 17111-1036
4920012	+ EDI: AGFINANCE.COM	Oct 25 2023 22:39:00	Onemain, P.O. Box 499, Hanover, MD 21076-0499
4920013	EDI: PENNDEPTREV	Oct 25 2023 22:40:00	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496
4920013	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 25 2023 18:38:00	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496
4920014	Email/Text: bankruptcies@penncredit.com	Oct 25 2023 18:38:00	Penn Credit, 916 South 14th Street Po Box 988, Harrisburg, PA 17108
4968278	EDI: PRA.COM	Oct 25 2023 22:40:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4920017	^ MEBN	Oct 25 2023 18:36:53	PP&L, 2 NORTH 9TH STREET, ALLENTOWN, PA 18101-1179
4938126	EDI: Q3G.COM	Oct 25 2023 22:39:00	Quantum3 Group LLC, P.O. Box 788, Kirkland, WA 98083-0788
4964451	EDI: Q3G.COM	Oct 25 2023 22:39:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
4938240	EDI: Q3G.COM	Oct 25 2023 22:39:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788

4938128	+ Email/PDF: resurgentbknofications@resurgent.com	Oct 25 2023 18:48:45	Resurgent Capital, PO Box 10587, Greenville, SC 29603-0587
4938129	EDI: AISSPRINT	Oct 25 2023 22:40:00	Sprint, Customer Service, P.O. Box 8077, London, KY 40742
5255604	^ MEBN	Oct 25 2023 18:36:47	U.S. Bank Trust National Association, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609, U.S. Bank Trust National Association, Fay Servicing, LLC 75381-4609
5255603	^ MEBN	Oct 25 2023 18:36:47	U.S. Bank Trust National Association, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609

TOTAL: 32

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		U.S. Bank Trust National Association, as Trustee f
4969202		BAYVIEW LOAN SERVICING, LLC
cr	*+	Ally Financial Inc., P.O. Box 130424, Roseville, MN 55113-0004
4938091	*+	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
4938092	*+	Apothaker & Associates, 520 Fellowship Road C306, Mount Laurel, NJ 08054-3410
4938094	*+	Berks Credit & Coll, 900 Corporate Dr, Reading, PA 19605-3340
4938095	*+	Boca Raton Hospital, 800 Meadows Rd, Boca Raton, FL 33486-2368
4938097	*P++	CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2239, address filed with court:, Citifinancial, 300 Saint Paul Pl, Baltimore, MD 21202
4938096	*+	Capio Partners Llc, 2222 Texoma Pkwy Ste 150, Sherman, TX 75090-2481
4938098	*+	Citizens & Northern Bank, 1085 South Main Street, Mansfield, PA 16933-9574
4938099	*+	Coml Accept, 4807 Jonestown Rd. Ste 247, Harrisburg, PA 17109-1744
4938100	*+	Commonwealth Financial, 245 Main St, Dickson City, PA 18519-1641
4938101	*+	Cvi Loan GT Trust, 55 Beattie Place Suite 110, Greenville, SC 29601-5115
4938102	*	Danville Hospital, 100 N Academy Ave, Fl 6, Troxelville, PA 17882
4938104	*+	Evangelical Community Hospital, One Hospital Drive, Lewisburg, PA 17837-9318
4938105	*	Geisinger Medical Center, PO Box 828518, Philadelphia, PA 19182-8518
4938106	*	Green Tree, 500 Landmark Tower, St Paul, MN 55102
4938107	*+	I C System, P.O. Box 64378, St Paul, MN 55164-0378
4938108	*+	I.C. Systems, Inc., P.O. Box 64378, St Paul, MN 55164-0378
4938110	*	Internal Revenue Service, Insolvency Unit, POB 628, Pittsburgh, PA 15230
4920004	*+	Internal Revenue Service, William S. Moorehead Federal Buildi, 1000 Liberty Avenue Room 727, Pittsburgh, PA 15222-4107
4938111	*+	Internal Revenue Service, William S. Moorehead Federal Buildi, 1000 Liberty Avenue Room 727, Pittsburgh, PA 15222-4107
4920002	*+	Internal Revenue Service, Insolvency Unit, POB 7346, Philadelphia, PA 19101-7346
4938109	*+	Internal Revenue Service, Insolvency Unit, POB 7346, Philadelphia, PA 19101-7346
4938115	*P++	NATIONWIDE RECOVERY SERVICE, ATTENTION PAULA TILLEY, PO BOX 8005, CLEVELAND TN 37320-8005, address filed with court:, Nationwide Recovery Sv, Po Box 8005, Cleveland, TN 37320
4938114	*+	National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036
4938116	*+	Natl Recover, 2491 Paxton Street, Harrisburg, PA 17111-1036
4938117	*+	Natl Recover, 4201 Crums Mill Rd, Harrisburg, PA 17112-2893
4938118	*+	Natl Recovery, 4201 Crums Mill Rd, Harrisburg, PA 17112-2893
4938119	*+	Northwest Consumer Dis, 440 River Ave, Williamsport, PA 17701-3723
4938120	*+	Onemain, P.O. Box 499, Hanover, MD 21076-0499
4981970	*+	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
4938121	*	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
4938122	*P++	PENN CREDIT CORPORATION, PO BOX 69703, HARRISBURG PA 17106-9703, address filed with court:, Penn Credit, 916 South 14th Street Po Box 988, Harrisburg, PA 17108
4938125	*	PP&L, 2 NORTH 9TH STREET, ALLENTOWN, PA 18101-1179
4938123	*+	Penn Credit, 916 S 14th St, Harrisburg, PA 17104-3425
4938124	*+	Penn Credit Corporatio, 916 S 14th St, Harrisburg, PA 17104-3425
4938127	*+	Remit Corp, 36 W Main St, Bloomsburg, PA 17815-1703
4938130	*+	Susquehanna Health, 699 Rural Ave # 306, Williamsport, PA 17701-3250
4938132	*+	Williamsport Hospital, 700 High Street, Williamsport, PA 17701-3198

District/off: 0314-4
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Total Noticed: 51

4938113	*+	mucny valley hospital, 215 East Water Street, Muncy, PA 17756-8700
4920009	##+	Natl Recover, 4201 Crums Mill Rd, Harrisburg, PA 17112-2893
4920010	##+	Natl Recovery, 4201 Crums Mill Rd, Harrisburg, PA 17112-2893
4920015	##+	Penn Credit, 916 S 14th St, Harrisburg, PA 17104-3425
4920016	##+	Penn Credit Corporatio, 916 S 14th St, Harrisburg, PA 17104-3425

TOTAL: 2 Undeliverable, 39 Duplicate, 4 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 27, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2023 at the address(es) listed below:

Name	Email Address
Brian C Nicholas	on behalf of Creditor Fay Servicing LLC as attorney in fact for U.S. Bank Trust National Association, as Trustee for CVI LCF Mortgage Loan Trust I bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Jerome B Blank	on behalf of Creditor Bayview Loan Servicing LLC pamb@fedphe.com
Joseph Angelo Dessoye	on behalf of Creditor Bayview Loan Servicing LLC pamb@fedphe.com
Joseph P Schalk	on behalf of Asst. U.S. Trustee United States Trustee joseph.schalk@usdoj.gov ustpreion03.ha.ecf@usdoj.gov
Lisa Cancanon	on behalf of Creditor Land Home Financial Services Inc. Lisa.Cancanon@vf-law.com, Llombardi06@law.du.edu
Michele A De Witt	on behalf of Creditor Bayview Loan Servicing LLC bkecfinbox@aldridgepate.com, mdewitt@ecf.inforoptcy.com
Paul W McElrath, Jr.	on behalf of Debtor 2 Melanie L. Derosa ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com
Paul W McElrath, Jr.	on behalf of Debtor 1 Daniel M. Derosa Jr. ecf@mcelrathlaw.com, donotemail.ecfbackuponly@gmail.com
Regina Cohen	on behalf of Creditor Ally Financial Inc. rcohen@lavin-law.com mmalone@lavin-law.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 11

Information to identify the case:

Debtor 1

Daniel M. Derosa Jr.

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3232

EIN --

Debtor 2

Melanie L. Derosa

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-1197

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 4:17-bk-01953-MJC

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Daniel M. Derosa Jr.

Melanie L. Derosa

**By the
court:**10/25/23Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.